

DEFENDANT 0406

GENERAL RELEASE AND EMPLOYMENT RESIGNATION

This General Release and Employment Resignation ("Release"), dated as of [REDACTED], is between [REDACTED] ("Employee") and The Lampo Group, LLC ("Lampo"). Employee and Lampo wish to terminate their employment relationship amicably, and to set forth their remaining obligations to one another. In order to provide for a smooth transition and to foreclose any potential claims or disputes existing or arising between the parties, Employee and Lampo have agreed to enter into this Release.

AGREEMENT

In consideration of the foregoing, the mutual agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby expressly acknowledged, Employee and Lampo agree as follows:

1. Separation Date: Employee and Lampo hereby terminate their employment relationship effective [REDACTED] ("Separation Date"). Employee acknowledges that she is not subject to an employment contract.

2. Final Paycheck and Severance: Employee will receive her regular pay, including any commissions earned through the Separation Date, less deductions, on Lampo's scheduled payroll dates. In addition to the foregoing and in return for this entire Agreement, Lampo will pay Employee severance of [REDACTED] (less applicable federal taxes, Medicare, FICA and other customary deductions), which will be paid over the course of a year in equal amounts on Lampo's established payroll dates. Severance payments will begin on the next pay period following the Separation Date.

Employee acknowledges that the severance payment constitutes good and valuable consideration for the promises, releases, waivers and assignments contained in this Release. Employee agrees that, without her signature on this Release, Lampo will not pay any sum as severance.

Employee acknowledges that she has received all wages and other payments that may have been or are due to Employee from Lampo through the date of execution of this Release.

Employee further acknowledges that the severance payment and other payment described herein constitute the full and final financial obligation of Lampo to Employee.

3. Other Benefit and Compensation Plans: Other than any claimed right to payment of wages or benefits as described in Section 2 of this Release, this Release does not affect any previously vested rights to funds or benefits under Lampo welfare or benefit plans. All benefits and distributions under those plans will be paid according to the terms and conditions of those plans.

4. Employment Policies and Procedures: Employee understands and affirms that she has signed and is bound by the terms and conditions of her employment as set forth in the Policies and Procedures, which are incorporated by reference.

5. Counseling and Support: Employee understands and agrees as a condition of the severance paid hereunder that during the pay period she will seek regular support from her pastor and/or pastoral staff of a church of her choosing. She will also meet with and seek counseling from a competent counseling professional. She will meet no less than quarterly at no charge with Lisa Barber or other Lampo in-house financial coach.

6. **Release and Waiver:** As a material inducement for Lampo to enter into this Release and the severance payment discussed in paragraph 2 above, Employee, on behalf of herself and her heirs and assigns, does hereby **RELEASE, ACQUIT, AND FOREVER DISCHARGE** Lampo, its successors, present and former employees, agents, corporate officers, directors, corporate affiliates and all other persons, firms, corporations and any other entity or person ("the parties released"), of and from any and all liability of any kind and character, including attorney's fees, whatsoever arising from, growing out of, or in any way connected with her employment with Lampo or separation therefrom or the negligent or intentional acts, statements or omissions of the parties released at any time up to and including the date of execution of this Release. This Release expressly extends to all claims based on the present and future effects of past acts of Lampo. Employee declares that it is her intention to fully release Lampo and all of the parties released from any and all liability of any kind and character whatsoever arising from, growing out of, or in any way connected with her employment with Lampo or separation therefrom including, but not limited to, known and unknown claims, in negligence, contract or in tort, which arose at any time prior to the execution of this Release, under any Federal or State statute including, but not limited to, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. §§ 2000e - 2000e-17; the Fair Labor Standards Act of 1938 as amended; the Equal Pay Act of 1963, as amended, 29 U.S.C. §§ 206(d); the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §§ 1001 - 1461; the Worker Adjustment and Retraining Notification Act, as amended, 29 U.S.C. § 2101 et seq.; the National Labor Relations Act, as amended, 29 U.S.C. §§ 151-169; Family and Medical Leave Act of 1993, as amended, 29 U.S.C. § 825 et seq. Americans with Disability Act of 1990, as amended, 42 U.S.C. §§ 12101 et. seq.; the Sarbanes-Oxley Act of 2002; the Uniform Service Employee Reinstatement and Reemployment Act; the Age Discrimination in Employment Act of 1967, 42 U.S.C. §§ 621-634, as amended by the Older Workers Benefit Protection Act of 1990; the Tennessee Human Rights Act; any pregnancy discrimination or similar related state or federal laws; any federal or state false claims act and all applicable rules and regulations promulgated pursuant to or concerning any of the foregoing statutes, orders, laws, ordinances or regulations; except that this Release is not intended to cover any claim arising from computational or clerical errors in the calculation of the severance benefit provided to Employee, or retirement benefit to which Employee may be entitled from any plan or other benefits to which Employee may be entitled under any plan maintained by any of the released parties.

This Release shall be construed, interpreted and enforced in accordance with the laws of the State of Tennessee. This Release shall not apply to any claims that are legally precluded from being released by this type of agreement.

This is a full and final release, without limitation, of all known, unknown, and suspected claims. This complete release is intended to be for the benefit of the parties released.

7. **Indemnification:** Employee promises never to file or participate in a lawsuit, arbitration or other legal proceeding asserting any claims that are released pursuant to this Release, except to enforce rights created by this Release, as stated in paragraph 4, above. If the Employee breaches her promise and files or participates in a legal proceeding based on any such released claims, Employer's obligation to make the payments and benefits referred to in paragraph 2, above shall terminate immediately, and the Employee will (i) repay to Employer any money paid to her pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in defending against the claim; and (iii) pay all other damages awarded by a court of competent jurisdiction. Notwithstanding the foregoing, this Release shall not attempt to preclude any governmental action in regard to the claims released herein, although Employee also waives any right to recover from any Release in a civil suit brought by any governmental agency or any other individual on her behalf with respect to any claims released herein.

Employee further hereby agrees to indemnify and hold the parties released harmless from and against any and all loss, costs, damages, or expenses, including, without limitation, attorneys' fees, incurred by the parties released and arising out of any negligent or intentional breach of the Release by Employee or because any of the representations made herein by Employee were false when made. Employee also hereby assigns to the parties released all causes of actions she or her assigns may have arising from her employment or termination thereof.

8. Review of Release; Effective Date: Employee acknowledges that:

- (i) she has been advised to consult an attorney prior to signing this Release.
- (ii) she has read and fully understands all of the provisions of this Release and she is knowingly and voluntarily agreeing to its terms;
- (iii) the payment and benefits provided pursuant to this Release, as described herein, constitute consideration for this Release, in that it is a payment and benefit to which Employee would not have been entitled had she not signed this Release; and
- (iv) this Release does not waive any claims that Employee may have which arise after the Separation Date.

9. Confidentiality of Release: Employee agrees that the terms and conditions of this Release shall be treated as confidential, and agrees not to disclose such terms and conditions to any third party. The preceding sentence shall not be applicable to disclosure or discussion with representatives of the Internal Revenue Service or the Social Security Administration, Employee's immediate family members or professionals from whom legal or financial advice is sought (provided they are instructed and agree to keep the information confidential), or as otherwise required by law.

Employee shall be responsible for any impermissible disclosure of the contents of this Release by any of the foregoing individuals as if that party had made the disclosure herself. If the Employee breaches her promise of confidentiality (or if any of the foregoing individuals impermissibly disclose the contents of this Release), the Employee will (i) repay to Lampo any money paid to her pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this Release; and (iii) pay all other damages awarded by a court of competent jurisdiction.

10. Non-Disparagement: Employee further agrees not to disparage Lampo, its employees, agents, corporate officers or directors. For the purposes of this Release, the term "disparage" means any negative statement, derogatory statement, or statement casting a bad light, whether written or oral, including any posts on social media (i.e. facebook, twitter, Instagram or similar online outlet) regarding Dave Ramsey, his family, The Lampo Group, Inc., its affiliates, Lampo leadership, executives, officers, directors, employees, business practices, Lampo culture, products and services. If the Employee breaches her promise of non-disparagement, the Employee will (i) repay to Lampo any money paid to her pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this provision; and (iii) pay all other damages awarded by a court of competent jurisdiction.

11. Remedies: Employee agrees that in the event of any breach of this Agreement, Lampo may seek all available remedies at law or equity, including injunctive relief. All remedies referenced in any section of this Agreement are cumulative and not intended to limit Lampo's rights to seek any relief available. In addition, Lampo may take any action it deems in its sole judgement to be appropriate and necessary to

defend or protect its goodwill and reputation, including but in no way limited to, any truthful response to media outlets.

12. Miscellaneous: The provisions of the Release are severable, and if any part of it is found to be unlawful or unenforceable, then such part will be deemed changed or deleted to the minimal extent necessary to make the entire Release lawful and enforceable. The other provisions of this Release shall remain fully valid and enforceable to the maximum extent consistent with applicable law.

Employee acknowledges and agrees (i) she is responsible for any tax liability that may result as a consequence of the receipt of the benefits described herein, and (ii) Lampo makes no representation of the taxability of these funds. The money paid under this Release does not come from a qualified retirement plan and therefore it may not be rolled into any other qualified plan or Individual Retirement Account.

Employee understands and agrees that this Release may not be used as evidence in any proceeding against the parties released except in a proceeding based solely upon a specific allegation that the parties released have breached this Release or in a proceeding in which either party presents testimony about matters covered by this Release. The parties released believe and assert that Employee has been treated in a fair and lawful manner, and it is agreed between the parties that nothing herein is intended or shall be construed as an admission of fault or liability by the parties released.

Employee understands and agrees that this Release is being executed by Lampo on behalf of itself, and its corporate affiliates and that all of the rights of Lampo under this Release and all of Employee's obligations and duties under this Release will inure to the benefit of and may be enforced by Lampo, or any of their affiliates or any of the parties released.

This Release sets forth the entire agreement between the parties and fully supersedes all prior written and oral agreements, understandings and representations between the parties regarding the subject matter hereof. This Release does not waive or otherwise supersede any provisions of Lampo Employment Policies and Procedures surviving termination of employment, including confidentiality and work made for hire provisions. Employee represents, warrants and agrees that she does not rely and has not relied upon any representation or statement made by any officer, director, agent or representative of Lampo, or any subsidiary or affiliate of Lampo with regard to the subject matter, background or effect of this Release, except as expressly set forth in this Release.

This Release is executed in duplicate originals and is effective and enforceable only after both parties have signed the Release and an original executed Release has been returned to Lampo. Employee acknowledges that she has read this Release, has understood it and knowingly and voluntarily desires to sign it.

Accepted, Understood and Agreed

[Redacted Signature]

Date: [Redacted]

The Lampo Group, LLC

By:

[Handwritten Signature]

Title:

[Handwritten Title]

Date:

[Redacted Date]



The Lampo Group - Offer of Employment

Date:
Position:
Candidate:

[REDACTED]

We're happy to extend to you an official offer to join our team in the full-time [REDACTED] position. Your compensation includes an annual salary of **\$35,000 plus company profit sharing**. (Profit sharing will be activated after the ***90 day probationary period**.)

We'd like to request a start date of [REDACTED]

Please sign and date below and email or fax to Elizabeth Judd
e: Elizabeth.Judd@daveramsey.com f: 615-515-9901


Rick Perry
HR Director, The Lampo Group


Brian Williams, Exec. Creative Dir.


Jen Stevertsen, CMO

Date

Date

Date

Date

1/6/15

This offer letter is confidential and not intended for disclosure to third parties or other publication without the express, written approval of The Lampo Group, Inc. Any unauthorized disclosure could result in offer revocation or termination of employment.

This offer and its acceptance do not create an employment contract. All offers and employment with Lampo are subject to all terms of our Policies and Procedures.

RICK PERRY | EXECUTIVE DIRECTOR OF HR
1749 MALLORY LANE, BRENTWOOD, TN 37027
RICK.PERRY@DAVERAMSEY.COM | 615.371.8881 EXT. 5008 | DAVERAMSEY.COM



SEVERANCE OFFER AND EXIT FORM

[REDACTED]

Your employment with The Lampo Group, LLC ("Ramsey Solutions") ends effective [REDACTED]. To help you in your transition, we are offering you severance. Please see the attached General Release and Voluntary Employment Resignation ("Release") for the terms of your severance offer. This offer will expire and be revoked on ____, unless you are over the age of forty (40).¹ Please let us know before this expiration deadline whether you accept this offer. If you accept, please promptly return an executed copy of the Release to Armando Lopez, Director of HR. Should you have any questions, please do not hesitate to contact Armando or Rick Perry to discuss.

Regardless of whether accept the severance offer, we ask that you please complete the information below for our records.

Mailing Address: [REDACTED]

Email: [REDACTED]

Phone: [REDACTED]

Finally, we want to make sure you have read and understand the following, which will apply even if you decline our severance offer:

You acknowledge all provisions of the Ramsey Solutions Employment Policies and Procedures which apply to your work at Ramsey Solutions, including all those which affect the end of your employment.

You are always welcome to visit the lobby at Ramsey Solutions as our guest. As a guest, we of course ask that you respect our right ensure the safety, civility and decorum of our premises. Following the end of your employment, locked and/or fobbed access areas will no longer be accessible. If you require assistance or need to speak with a team member, please let the front desk know.

You understand that the following payment is for all hours worked and all monies owed. On [REDACTED], you will receive a paycheck for days worked [REDACTED] plus your first installment of the severance pay. Your unused accrued PTO is 72 hours, equaling [REDACTED] gross and will be included on this paycheck as well. Your insurance coverage is terminated [REDACTED] and there will be no premiums drafted on any future checks.

I have read and understand the items above.

Print Name: [REDACTED]

Signature: [REDACTED]

Armando Lopez
9/30/2021

Ex 27

R. Michelle Smith

¹ By law, employees over the age of forty (40) are entitled to twenty-one (21) days to accept a severance offer and seven (7) days to revoke acceptance of a severance offer. These details should be included in the attached Release.

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
DIVISION OF EMPLOYMENT SECURITY
SEPARATION NOTICE



1. Employee's Name: 2. SSN REDACTED
First Middle Initial Last

3. Last Employed: From: to Occupation:
(mm/dd/yy) (mm/dd/yy)

4. Where was work performed? Brentwood, TN

5. Reason for Separation: ☐ Lack of Work ☐ Discharge ☒ Quit
If lack of work, indicate if layoff is ☐ Permanent ☐ Temporary - Recall Date
(mm/dd/yy)

If temporary, report any vacation pay that will be paid. Week Ending Date Amount \$
(mm/dd/yy)

If layoff is indefinite vacation pay should not be reported.

6. Employee received: ☐ Wages in Lieu of Notice ☐ Severance Pay
In the amount of \$ for period from to
(mm/dd/yy) (mm/dd/yy)

If other than lack of work, explain the circumstances of this separation:

Employee resigned

Employer's Name: The Lampo Group, LLC

Address where additional information may be obtained:
1749 Mallory Lane
Brentwood, TN 37027

Employer's Telephone Number:
(615) 371-8881

Employer's Email Address:
armando.lopez@daveramsey.com

Employer's Account Number:

04637690

*Number shown on State Quarterly Wage Report (LB-0851) and
Premium Report (LB-0456)*

I certify that the above worker has been separated from work and the information furnished hereon is true and correct. **This report has been handed to or mailed to the worker.**

Signature of Official or Representative of the Employer
who has first-hand knowledge of the separation

Title of Person Signing

Date Completed and Released
to Employee

Exec. Director of HR

04/04/19
(mm/dd/yy)

NOTICE TO EMPLOYER

Within 24 hours of the time of separation, you are required by Rule 0800-09-01-.02 of the Tennessee Employment Security Law to provide the employee with this document, properly executed, giving the reasons for separation. If you subsequently receive a time sensitive request for separation information for the same information please give complete information in your response.

NOTICE TO EMPLOYEE

YOU MAY BE INSTRUCTED TO MAIL OR FAX THE SEPARATION NOTICE TO TENNESSEE CLAIMS OPERATIONS IF YOU FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS.

GENERAL RELEASE AND EMPLOYMENT RESIGNATION

This General Release and Employment Resignation ("Release"), dated as of the signature below, is between [REDACTED] ("Employee") and The Lampo Group, LLC ("Lampo"). Employee and Lampo wish to terminate their employment relationship amicably, and to set forth their remaining obligations to one another. In order to provide for a smooth transition and to foreclose any potential claims or disputes existing or arising between the parties, Employee and Lampo have agreed to enter into this Release.

AGREEMENT

In consideration of the foregoing, the mutual agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby expressly acknowledged, Employee and Lampo agree as follows:

1. **Separation Date:** Employee and Lampo hereby terminate their employment relationship effective [REDACTED] ("Separation Date"). Employee acknowledges that he is not subject to an employment contract.
2. **Final Paycheck and Severance:** Employee will receive his regular pay, including any commissions earned through the Separation Date, less deductions. In addition to the foregoing and in return for this entire Agreement, [REDACTED]
[REDACTED] d [REDACTED] s, [REDACTED] h [REDACTED] e [REDACTED] n [REDACTED] e [REDACTED] d [REDACTED] e [REDACTED] t [REDACTED] n [REDACTED] h [REDACTED] e [REDACTED] t.

Employee acknowledges that the severance payment constitutes good and valuable consideration for the promises, releases, waivers and assignments contained in this Release. Employee agrees that, without his signature on this Release, Lampo will not pay any sum as severance. Employee acknowledges that he has received all wages and other payments that may have been or are due to Employee from Lampo through the date of execution of this Release. Employee further acknowledges that the severance payment described in this paragraph includes payment for any accrued but unused vacation pay, sick pay or other pay to which Employee may claim an entitlement.

3. **Other Benefit and Compensation Plans:** Other than any claimed right to payment of wages or benefits as described in Section 2 of this Release, this Release does not affect any previously vested rights to funds or benefits under Lampo welfare or benefit plans. All benefits and distributions under those plans will be paid according to the terms and conditions of those plans.
4. **Release and Waiver:** As a material inducement for Lampo to enter into this Release and the severance payment discussed in paragraph 2 above, Employee, on behalf of himself and his heirs and assigns, does hereby **RELEASE, ACQUIT, AND FOREVER DISCHARGE** Lampo, its successors, present and former employees, agents, corporate officers, directors, corporate affiliates and all other persons, firms, corporations and any other entity or person ("the parties released"), of and from any and all liability of any kind and character, including attorney's fees, whatsoever arising from, growing out of, or in any way connected with his employment with Lampo or separation therefrom or the negligent or intentional acts, statements or omissions of the parties released at any time up to and including the date of execution of this Release. This Release expressly extends to all claims based on the present and future effects of past acts of Lampo. Employee declares that it is his intention to fully release Lampo and all of the parties released from any and all liability of any kind and character whatsoever arising from, growing out of, or in any way connected with his employment with Lampo or separation therefrom including, but not limited to, known and unknown claims, in contract or in tort, including but not limited to all claims of

negligence, fraud, false light, invasion of privacy, fraud or other intentional torts, which arose at any time prior to the execution of this Release, and any such claims arising under any Federal or State statute including, but not limited to, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. §§ 2000e - 2000e-17; the Fair Labor Standards Act of 1938 as amended; the Equal Pay Act of 1963, as amended, 29 U.S.C. §§ 206(d); the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §§ 1001 - 1461; the Worker Adjustment and Retraining Notification Act, as amended, 29 U.S.C. § 2101 et seq.; the National Labor Relations Act, as amended, 29 U.S.C. §§ 151-169; Family and Medical Leave Act of 1993, as amended, 29 U.S.C. § 825 et seq. Americans with Disability Act of 1990, as amended, 42 U.S.C. §§ 12101 et. seq.; the Sarbanes-Oxley Act of 2002; the Uniform Service Employee Reinstatement and Reemployment Act; the Age Discrimination in Employment Act of 1967, 42 U.S.C. §§ 621-634, as amended by the Older Workers Benefit Protection Act of 1990; the Tennessee Human Rights Act; any federal or state false claims act and all applicable rules and regulations promulgated pursuant to or concerning any of the foregoing statutes, orders, laws, ordinances or regulations; except that this Release is not intended to cover any claim arising from computational or clerical errors in the calculation of the severance benefit provided to Employee, or retirement benefit to which Employee may be entitled from any plan or other benefits to which Employee may be entitled under any plan maintained by any of the released parties.

This Release shall be construed, interpreted and enforced in accordance with the laws of the State of Tennessee. This Release shall not apply to any claims that are legally precluded from being released by this type of agreement.

This is a full and final release, without limitation, of all known, unknown, and suspected claims. This complete release is intended to be for the benefit of the parties released.

5. Indemnification: Employee promises never to file or participate in a lawsuit, arbitration or other legal proceeding asserting any claims that are released pursuant to this Release, except to enforce rights created by this Release. If the Employee breaches his promise and files or participates in a legal proceeding based on any such released claims, Employer's obligation to make the payments and benefits referred to in paragraph 2, above shall terminate immediately, and the Employee will (i) repay to Employer any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in defending against the claim; and (iii) pay all other damages awarded by a court of competent jurisdiction. Notwithstanding the foregoing, this Release shall not attempt to preclude any governmental action in regard to the claims released herein, although Employee also waives any right to recover from any Release in a civil suit brought by any governmental agency or any other individual on his behalf with respect to any claims released herein.

Employee further hereby agrees to indemnify and hold the parties released harmless from and against any and all loss, costs, damages, or expenses, including, without limitation, attorneys' fees, incurred by the parties released and arising out of any negligent or intentional breach of the Agreement by Employee or because any of the representations made herein by Employee were false when made. Employee also hereby assigns to the parties released all causes of actions he or his assigns may have arising from his employment or termination thereof.

6. Review of Release; Effective Date: Employee acknowledges that:

(i) he has been advised to consult an attorney prior to signing this Release. He also understands that he has up to twenty-one (21) full days to consider whether to sign this Release. By signing this Release on the date shown below, the Employee voluntarily elects to forego the twenty-one (21) full days to sign this Release.

(ii) he will be given seven (7) full days to revoke this Release after signing and that this Release will not become effective and the severance proceeds will not be paid until the end of the seventh day following his signing. Should employee decide to revoke this Release within seven (7) days after signing, he **must** do so in writing to Armando Lopez, Executive Director of HR for The Lampo Group, LLC. Any other method will not be valid.

(iii) he has read and fully understands all of the provisions of this Release and he is knowingly and voluntarily agreeing to its terms;

(iv) the payment and benefits provided pursuant to this Release, as described herein, constitute consideration for this Release, in that it is a payment and benefit to which Employee would not have been entitled had he not signed this Release; and

(v) this Release does not waive any claims that Employee may have which arise after the Separation Date.

7. Confidentiality: Employee agrees that the terms and conditions of this Release shall be treated as confidential by Employee, and agrees not to disclose such terms and conditions to any third party. The preceding sentence shall not be applicable to disclosure or discussion with representatives of the Internal Revenue Service or the Social Security Administration, Employee's immediate family members or professionals from whom legal or financial advice is sought (provided they are instructed and agree to keep the information confidential), or as otherwise required by law.

Employee shall be responsible for any impermissible disclosure of the contents of this Release by any of the foregoing individuals as if that party had made the disclosure himself. If the Employee breaches his promise of confidentiality (or if any of the foregoing individuals impermissibly disclose the contents of this Release), the Employee will (i) repay to Lampo any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this agreement; and (iii) pay all other damages awarded by a court of competent jurisdiction.

The obligations of confidentiality herein are in addition to all covenants and obligations of confidentiality which are part of Employee's employment with Lampo. Such covenants and obligations remain in effect and survive the ending of Employee's employment relationship.

8. Non-disparagement, Non-Harassment and Non-retaliation: Employee further agrees not to disparage, retaliate against or otherwise harass Lampo, its employees, agents, corporate officers or directors. This promise specifically contemplates, but is not limited to, disparagement, harassment, and /or retaliation through in person, telephonic, digital or other electronic means. If the Employee breaches this promise, the Employee will (i) repay to Lampo any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this provision; and (iii) pay all other damages awarded by a court of competent jurisdiction.

9. Remedies: Employee agrees that in the event of any breach of this Agreement, Lampo may seek all available remedies at law or equity, including injunctive relief. All remedies referenced in any section of this Agreement are cumulative and not intended to limit Lampo's rights to seek any relief available. In addition, Lampo may take any action it deems in its sole judgement to be appropriate and necessary to defend or protect its goodwill and reputation, including but in no way limited to, any truthful response to media outlets.

10. Policies and Procedures: Employee reaffirms that his employment is subject to certain Policies and Procedures, including work for hire and confidentiality provisions, which are incorporated herein by reference.

11. Miscellaneous: The provisions of the Release are severable, and if any part of it is found to be unlawful or unenforceable, then such part will be deemed changed or deleted to the minimal extent necessary to make the entire Release lawful and enforceable. The other provisions of this Release shall remain fully valid and enforceable to the maximum extent consistent with applicable law.

Employee acknowledges and agrees (i) he is responsible for any tax liability that may result as a consequence of the receipt of the benefits described herein, and (ii) Lampo makes no representation of the taxability of these funds. The money paid under this Release does not come from a qualified retirement plan and therefore it may not be rolled into any other qualified plan or Individual Retirement Account.

Employee understands and agrees that this Release may not be used as evidence in any proceeding against the parties released except in a proceeding based solely upon a specific allegation that the parties released have breached this Release or in a proceeding in which either party presents testimony about matters covered by this Release. The parties released believe and assert that Employee has been treated in a fair and lawful manner, and it is agreed between the parties that nothing herein is intended or shall be construed as an admission of fault or liability by the parties released.

Employee understands and agrees that this Release is being executed by Lampo on behalf of itself, and its corporate affiliates and that all of the rights of Lampo under this Release and all of Employee's obligations and duties under this Release will inure to the benefit of and may be enforced by Lampo, or any of their affiliates or any of the parties released.

This Release sets forth the entire agreement between the parties and fully supersedes all prior written and oral agreements, understandings and representations between the parties regarding the subject matter hereof. This Release does not waive or otherwise supersede any provisions of Lampo Employment Policies and Procedures surviving termination of employment, including confidentiality and work made for hire provisions. Employee represents, warrants and agrees that he does not rely and has not relied upon any representation or statement made by any officer, director, agent or representative of Lampo, or any subsidiary or affiliate of Lampo with regard to the subject matter, background or effect of this Release, except as expressly set forth in this Release.

This Release is executed in duplicate originals and is effective and enforceable only after both parties have signed the Release and an original executed Release has been returned to Lampo. Employee acknowledges that he has read this Release, has understood it and knowingly and voluntarily desires to sign it.

Accepted, Understood and Agreed



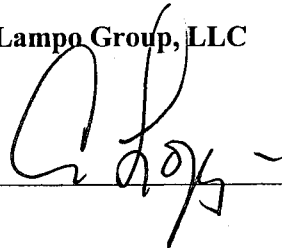
~~Employee~~

Date: _____



The Lampo Group, LLC

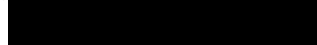
By: _____



Title: _____

Exec Dir, HR

Date: _____



From: Dave Ramsey
To: Operating Board; Sharon Ramsey; [REDACTED]; [REDACTED]
Subject: Confidential Bad News
Date: Sunday, [REDACTED] 2:00:24 PM
Attachments: image001.png

Friday when we landed from NY [REDACTED] asked if he could come to my house Friday night to talk. He did. He told me a long story, but the basic facts are that when he first came to work for us 6 years ago he had a three month sexual affair with [REDACTED]. The affair was [REDACTED] 2014. She quit Ramsey shortly thereafter and [REDACTED] has confirmed she has a screw loose. Since that time she has stalked and threatened [REDACTED] with exposing the affair and all the graphic pictures and emails regarding [REDACTED].” The most recent interactions have involved her demanding money to keep silent to not charge him with rape, embarrass him, and of course all the damage she thinks she can do to me. She has changed her story about the affair to accusing him of rape in her emails to him. He has not seen her since 2014, but lots of emails of crazy. There are more details and such but that is the basics.

Of course I do not do blackmail or extortion and I have suggested that his attorney takeover all his communication with her.

He has offered to resign or whatever we feel is best to protect us.....which as I told him is not our concern. Sex with other team mates that you are not married to is our only concern.

I would like [REDACTED] to have a chance to tell his own story to the HR Committee at 9:30 in my office tomorrow. [REDACTED] please join us as well since you have more info on [REDACTED]. Then that group can translate for the EC at 10am. Jack, please make the arrangements with HR Committee.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [Jim King](#)
To: [Luke LeFevre](#)
Cc: [Jack Galloway](#); [Dave Ramsey](#); [Operating Board](#); [Sharon Ramsey](#); [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News
Date: Sunday, [REDACTED] 2:23:26 PM

Oh man. That sucks.

Sent from my iPhone

On [REDACTED] at 2:11 PM, Luke LeFevre <Luke.LeFevre@daveramsey.com> wrote:

Ugh.

From: Jack Galloway <jackg@daveramsey.com>
Sent: Sunday, [REDACTED] 2:10 PM
To: Dave Ramsey
Cc: Operating Board; Sharon Ramsey; [REDACTED]
Subject: Re: Confidential Bad News

Sorry to hear it. I will get HRC there.

Jack Galloway
Executive Vice President
Ramsey Solutions

On [REDACTED] at 2:00 PM, Dave Ramsey <[REDACTED]> wrote:

Friday when we landed from NY [REDACTED] asked if he could come to my house Friday night to talk. He did. He told me a long story, but the basic facts are that when he first came to work for us 6 years ago he had a three month sexual affair with [REDACTED]. The affair was [REDACTED] 2014. She quit Ramsey shortly thereafter and [REDACTED] has confirmed she has a screw loose. Since that time she has stalked and threatened [REDACTED] with exposing the affair and all the graphic pictures and emails regarding [REDACTED]. The most recent interactions have involved her demanding money to keep silent to not charge him with rape, embarrass him, and of course all the damage she thinks she can do to me. She has changed her story about the

affair to accusing him of rape in her emails to him. He has not seen her since 2014, but lots of emails of crazy. There are more details and such but that is the basics.

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Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: [Luke LeFevre](#)
To: [Jack Galloway](#); [Dave Ramsey](#)
Cc: [Operating Board](#); [Sharon Ramsey](#); [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News
Date: Sunday, [REDACTED] 2:11:16 PM

Ugh.

From: Jack Galloway <jackg@daveramsey.com>
Sent: Sunday, [REDACTED] 2:10 PM
To: Dave Ramsey
Cc: Operating Board; Sharon Ramsey; [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News

Sorry to hear it. I will get HRC there.

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Executive Vice President
Ramsey Solutions

On [REDACTED] at 2:00 PM, Dave Ramsey <[REDACTED]> wrote:

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Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: [Jack Galloway](#)
To: [Dave Ramsey](#)
Cc: [Operating Board](#); [Sharon Ramsey](#); [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News
Date: Sunday, [REDACTED] 2:10:30 PM
Attachments: [image001.png](#)

Sorry to hear it. I will get HRC there.

Jack Galloway
Executive Vice President
Ramsey Solutions

On [REDACTED] at 2:00 PM, Dave Ramsey <[REDACTED]> wrote:

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Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [Daniel Tardy](#)
To: [Jim King](#); [Luke LeFevre](#)
Cc: [Jack Galloway](#); [Dave Ramsey](#); [Operating Board](#); [Sharon Ramsey](#); [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News
Date: Sunday, [REDACTED] 2:34:55 PM

Oh man. so sad.

Get [Outlook for iOS](#)

From: Jim King <jim.king@daveramsey.com>
Sent: Sunday, [REDACTED] 2:23 PM
To: Luke LeFevre
Cc: Jack Galloway; Dave Ramsey; Operating Board; Sharon Ramsey; [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News

Oh man. That sucks.

Sent from my iPhone

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Ugh.

From: Jack Galloway <jackg@daveramsey.com>
Sent: Sunday, [REDACTED] 2:10 PM
To: Dave Ramsey
Cc: Operating Board; Sharon Ramsey; [REDACTED]; [REDACTED]
Subject: Re: Confidential Bad News

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Jack Galloway
Executive Vice President
Ramsey Solutions

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sexual affair with [REDACTED]
[REDACTED]. The affair was [REDACTED] 2014. She quit Ramsey
shortly thereafter and [REDACTED] has confirmed she has a
screw loose. Since that time she has stalked and threatened
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Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

To: Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Date: Wed, [REDACTED] 17:19:45 +0000

Importance: Normal

Inline-Images: image001.png; image002.png; image003.png; image004.png

[REDACTED] or I will connect with him, I just wanted to make sure you were available. It will probably be after 4:30

From: Armando Lopez <armando.lopez@daveramsey.com>

Date: Wednesday, [REDACTED] at 11:17 AM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I can at lunch or after 4:30. Can one of you check with him and see what works or would you rather I reach out to him?

Armando Lopez | Executive Director of Human Resources

Ramsey Solutions

1011 Reams Fleming Blvd

Franklin TN 37064

P: 615.614.4263 | [REDACTED]



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From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Wednesday, [REDACTED] at 11:08 AM

To: Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Armando, do you have time to meet with him today?

Armando Lopez
9/30/2021

Ex 30

R. Michelle Smith

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

Date: Wednesday, [REDACTED] at 10:09 AM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd

<Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I like this plan. Armando – let's be sure it's a counselor that really knows how to walk with someone through addiction. I think some of our recommended counselors are more expert at this than others...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Wednesday, [REDACTED] at 10:05 AM

To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Hey all, [REDACTED] and I talked with [REDACTED] yesterday.

He was good with our plan. Humble, but not terribly self aware. A lot to work through. I am not sure how this will go long term.

He is very afraid to talk to his wife, he says if he tells her she will up and leave.

So, I said he could talk to the counselor about how to best talk that through with her.

Also, Today, I'd like to have him meet with Rick/Armando and decide on which counselor to reach out to.

I'd like him to start at Celebrate Recovery in Spring Hill on Wednesday Nights immediately

And then Regen is the COTC program that deals with this and it starts in Feb.

If you guys are good with this, I will get this ball rolling.

Below is what I basically said to him.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest and it has been a problem within the last month

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wives part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. *I will pull together a couple options for you.*
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your

coworkers. We will get you a list of names of counselors we know are good.

- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

I know you are hesitant to tell your wife, but this might be exactly what is needed, she will react but you have to deal with this, because it is causing distraction at work now.

This is deep rooted dysfunction that a counselor can walk through with them though...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Monday, [REDACTED] at 4:53 PM
To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

Ok, thanks. [REDACTED] and I will talk to him tomorrow.

From: Armando Lopez <armando.lopez@daveramsey.com>
Date: Monday, [REDACTED] at 4:35 PM
To: Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

Definitely sooner than later.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]



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From: Suzanne Simms <Suzannes@daveramsey.com>
Date: Monday, [REDACTED] at 3:52 PM
To: Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I agree. Don't have time right now to read all of [REDACTED] notes but based on your notes-I agree.

Suzanne Simms
Senior Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

Date: Monday, [REDACTED] at 3:22 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Galloway Jack <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I think this is the right short term plan. I would get it started asap with him and then update HRC on his and her reaction this week after putting this plan in place this week.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

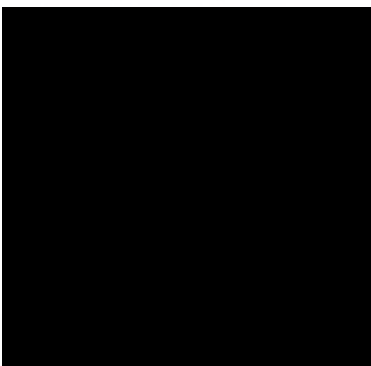
Date: Monday, [REDACTED] at 3:07 PM

To: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: [REDACTED]

Hey all, [REDACTED] and I need to get on HR comm this week to talk about [REDACTED].



[REDACTED] has put together all the things going on with [REDACTED] at the bottom of this email if you want to read all of it. I talked with [REDACTED] on Friday and that is where we learned about the porn.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest.

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wife's part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own. He said he would get into Celebrate recovery after Financial Peace, but I think they should hold on FP until after they get their marriage figured out. FP will only complicate. Which seems to be what is happening.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. I will pull together a couple options for you.
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your coworkers. We will get you a list of names of counselors we know are good.
- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

He will be hesitant to tell his wife, which is exactly what is needed though, she will react but they have to deal with this, because it is causing distraction at work now. This is deep rooted dysfunction that a counselor can walk through with them though.

Let me know if you have any additional thoughts, otherwise we can talk in HR comm.

But now that I think about it, I honestly don't want to wait until Friday to talk with him.

Do you guys like the above plan?

From: [REDACTED]
Date: Monday, [REDACTED] at 1:59 PM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Subject: [REDACTED]

Hi Luke,

Here is a summary of what I've remembered so far about [REDACTED] situation from my conversations with him, the coaching session that Lisa gave me a summary on and our conversation last week.

- [REDACTED] was hired by [REDACTED] on [REDACTED] as a [REDACTED], so he's been here almost a year. After [REDACTED] left, it has taken me some time to get back to one-on-ones, but I've been able to do that the past couple of months every other week with [REDACTED]. As I've gotten to know him better I'm not sure if he and his spouse had a clear understanding of what was expected with coming to work at Ramsey. This goes for things like making sure the spouse is on board, taking FPU, seeing his KRA/Impact and Influence. I know Zac Ford's recommendation was a really big deal for [REDACTED] wanting to hire [REDACTED].
- A couple of weeks ago I started getting some tips from Entre team members to check-in and see how he was doing because of some car issues. I was already aware of most of it, but checked in again and there was a lot more going on than I realized. They really come down to money and relationship issues.
- Money
 - Since moving here, they have not been able to get financial traction due to a medical emergency with their son which drove them further into debt. They have not been able to complete Baby Step 1 since

this time from the sounds of it.

- They've had a lot of financial issues brought on by a lack of discipline, including draining their savings while in [REDACTED], her not working following their second child, them making the move to TN, not budgeting, etc.
- He and his wife, [REDACTED], had since started FPU – they were 2 weeks late into it, but found a class and joined starting in week 3.
- We have learned they have approximately \$30K in debt.
- Their car has had mechanical failures, resulting in around \$2K of repair costs total, this final issue would be a \$2500 fix and they do not have that kind of money. They may be borrowing money from family to buy another junker car, but [REDACTED] wife does not seem to be comfortable with that and would prefer a safer, newer vehicle.
- During the coaching session, Lisa could tell that there is tension there, but they both seem willing and ready to participate in figuring this out. They will be meeting again, where they get into more specifics of the budget, but upon first review Lisa was not sure [REDACTED] even needed the second job at Target each night to make ends meet. It could be they need it for Gazelle Intense purposes, but not to make ends meet as it sounded at first.

- Relationship

- Many of the money issues have compounded because of their marital strain. They aren't on the same page and do not have margin to have those types of conversations on their own.
- They both have a lot of hurt and trust issues in their background.
- I have offered marriage counseling to [REDACTED] on numerous occasions, he believes they will be ready for it soon, but not right now.
- [REDACTED] and [REDACTED] are very, very spiritual. They feel God specifically called them to get married and specifically called them to this place (Franklin), and to be a part of helping to restore marriages. [REDACTED] feels that this place has something to do with that, [REDACTED] does not see it that way yet. There is a lack of clarity.
- [REDACTED] has been meeting with someone on 'inner healing' who seems to practice this as a hobby, is not licensed.
- [REDACTED] has admitted to a long-standing struggle with porn. His wife has held this over him, perhaps for years, but he has not been honest even as recently as the past month with her. He is concerned about sharing with her right now due to how fragile their relationship is.
- [REDACTED] has shared that his wife shares very strongly with him her thoughts about him, sounds like pretty deep and hurtful language. It sounds like she may be holding on to the marriage for the sake of the kids only.
- [REDACTED] has shared that he is very scared, doesn't know what to do.

- Other Info

- Through numerous conversations with [REDACTED] it is very difficult to follow the sequence of events, things seem to run and blur together and I'm not always getting a consistent understanding of what all has taken place and when. I think this is due to [REDACTED] style of meandering communication, and not intentional dishonesty, but I'm not sure we have the full picture in place.
- Even following the Christmas gift of \$1,000 it did not sound like that was encouraging to [REDACTED] in her understanding of Ramsey.
- [REDACTED] shared that [REDACTED] would not be attending the Christmas party with him, but would instead stay in the room with their [REDACTED]. She said she did not like [REDACTED] and would not pretend in front of his coworkers. I might have actually seen them together from a distance at the party, but I'm not sure. I'm going to ask him about it.
- Zac Ford caught me at the Christmas party and shared that [REDACTED] may have plans to help them out with a vehicle since she won the new car at the mall last week. I have not confirmed this.

Let me know your thoughts on what should be next,



From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, "Mark Floyd" <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Date: Mon, [REDACTED] 21:22:26 +0000

Importance: Normal

Inline-Images: image001.png; image002.png

I think this is the right short term plan. I would get it started asap with him and then update HRC on his and her reaction this week after putting this plan in place this week.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Monday, [REDACTED] at 3:07 PM

To: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: [REDACTED]

Hey all, [REDACTED] and I need to get on HR comm this week to talk about [REDACTED]

[REDACTED]

Jameson has put together all the things going on with [REDACTED] at the bottom of this email if you want to read all of it. I talked with [REDACTED] on Friday and that is where we learned about the porn.

The main points are:

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- A long history of bad communication and dysfunction in their marriage of 16 years
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- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your coworkers. We will get you a list of names of counselors we know are good.
- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

He will be hesitant to tell his wife, which is exactly what is needed though, she will react but they have to deal with this, because it is causing distraction at work now. This is deep rooted dysfunction that a counselor can walk through with them though.

Let me know if you have any additional thoughts, otherwise we can talk in HR comm.

But now that I think about it, I honestly don't want to wait until Friday to talk with him.

Do you guys like the above plan?

From: [REDACTED]
 Date: Monday, [REDACTED] at 1:59 PM
 To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
 Subject: [REDACTED]

Hi Luke,

Here is a summary of what I've remembered so far about [REDACTED] situation from my conversations with him, the coaching session that Lisa gave me a summary on and our conversation last week.

- [REDACTED] was hired by [REDACTED] on [REDACTED] as a [REDACTED] so he's been here almost a year. After [REDACTED] left, it has taken me some time to get back to one-on-ones, but I've been able to do that the past couple of months every other week with [REDACTED]. As I've gotten to know him better I'm not sure if he and his spouse had a clear understanding of what was expected with coming to work at Ramsey. This goes for things like making sure the spouse is on board, taking FPU, seeing his KRA/Impact and Influence. I know Zac Ford's recommendation was a really big deal for [REDACTED] wanting to hire [REDACTED].
- A couple of weeks ago I started getting some tips from Entre team members to check-in and see how he was doing because of some car issues. I was already aware of most of it, but checked in again and there was a lot more going on than I realized. They really come down to money and relationship issues.
- **Money**
 - Since moving here, they have not been able to get financial traction due to a medical emergency with their son which drove them further into debt. They have not been able to complete Baby Step 1 since this time from the sounds of it.
 - They've had a lot of financial issues brought on by a lack of discipline, including draining their savings while in [REDACTED] her not working following their second child, them making the move to TN, not budgeting, etc.

- He and his wife, [REDACTED] had since started FPU – they were 2 weeks late into it, but found a class and joined starting in week 3.
- We have learned they have approximately \$30K in debt.
- Their car has had mechanical failures, resulting in around \$2K of repair costs total, this final issue would be a \$2500 fix and they do not have that kind of money. They may be borrowing money from family to buy another junker car, but [REDACTED] wife does not seem to be comfortable with that and would prefer a safer, newer vehicle.
- During the coaching session, Lisa could tell that there is tension there, but they both seem willing and ready to participate in figuring this out. They will be meeting again, where they get into more specifics of the budget, but upon first review Lisa was not sure [REDACTED] even needed the second job at Target each night to make ends meet. It could be they need it for Gazelle Intense purposes, but not to make ends meet as it sounded at first.
- Relationship
 - Many of the money issues have compounded because of their marital strain. They aren't on the same page and do not have margin to have those types of conversations on their own.
 - They both have a lot of hurt and trust issues in their background.
 - I have offered marriage counseling to [REDACTED] on numerous occasions, he believes they will be ready for it soon, but not right now.
 - [REDACTED] and [REDACTED] are very, very spiritual. They feel God specifically called them to get married and specifically called them to this place (Franklin), and to be a part of helping to restore marriages. [REDACTED] feels that this place has something to do with that, [REDACTED] does not see it that way yet. There is a lack of clarity.
 - [REDACTED] has been meeting with someone on 'inner healing' who seems to practice this as a hobby, is not licensed.
 - [REDACTED] has admitted to a long-standing struggle with porn. His wife has held this over him, perhaps for years, but he has not been honest even as recently as the past month with her. He is concerned about sharing with her right now due to how fragile their relationship is.
 - [REDACTED] has shared that his wife shares very strongly with him her thoughts about him, sounds like pretty deep and hurtful language. It sounds like she may be holding on to the marriage for the sake of the kids only.
 - [REDACTED] has shared that he is very scared, doesn't know what to do.
- Other Info
 - Through numerous conversations with [REDACTED] it is very difficult to follow the sequence of events, things seem to run and blur together and I'm not always getting a consistent understanding of what all has taken place and when. I think this is due to [REDACTED] style of meandering communication, and not intentional dishonesty, but I'm not sure we have the full picture in place.
 - Even following the Christmas gift of \$1,000 it did not sound like that was encouraging to [REDACTED] in her understanding of Ramsey.
 - [REDACTED] shared that [REDACTED] would not be attending the Christmas party with him, but would instead stay in the room with their boys. She said she did not like [REDACTED] and would not pretend in front of his coworkers. I might have actually seen them together from a distance at the party, but I'm not sure. I'm going to ask him about it.
 - Zac Ford caught me at the Christmas party and shared that [REDACTED] may have plans to help them out with a vehicle since she won the new car at the mall last week. I have not confirmed this.

Let me know your thoughts on what should be next,

[REDACTED]

From: Jack Galloway <jackg@daveramsey.com>

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED], Committee - HR <HRCommittee@daveramsey.com>

Subject: RE: [REDACTED]

Date: Thu, [REDACTED] 21:01:59 +0000

Importance: Normal

I don't feel like you do for now. You've done the things we normally tell a leader to do.

The only thing we haven't talked about is the balance between us not shooting our wounded and him continuing to use porn. This has to be a one way trip from using porn to healing. Not saying there will never be another bad decision made; but he can't stay and use porn the way he has been. He needs to understand and agree to this.

Jack Galloway
Executive Vice President
Ramsey Solutions
www.daveramsey.com

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Sent: Thursday, [REDACTED] 2:58 PM

To: Armando Lopez <armando.lopez@daveramsey.com>; Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]; Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

You guys think I need to come to HR comm tomorrow to talk this through anymore?

From: Armando Lopez <armando.lopez@daveramsey.com>

Sent: Thursday, [REDACTED] 2:01:08 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>; Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]; Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Thanks Luke

Get [Outlook for iOS](#)

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Sent: Thursday, [REDACTED] 1:59:15 PM

To: Sarah Sloyan <sarah.sloyan@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED]; Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Hey all, I just met with [REDACTED] He told his wife last night about everything. She didn't leave. He is going to start Celebrate Recovery at [REDACTED] in Franklin. He has already connected to [REDACTED] to begin couples counseling. He is unsure if she will go with him yet. His heart is in the right place with all of this and he thanked me for pushing him.

I told him to keep me informed of progress.

I think we are in a good place for now, we will see how the next couple months go as he deals with this stuff.

Luke

From: Sarah Sloyan <sarah.sloyan@daveramsey.com>
Date: Thursday, [REDACTED] at 7:11 AM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: [REDACTED], Luke LeFevre <Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>
Subject: Re: [REDACTED]

Thank you, Armando. I'm interested to hear an update after you guys meet today as well.

Sent from my iPhone

On [REDACTED] at 5:28 PM, Armando Lopez <armando.lopez@daveramsey.com> wrote:

[REDACTED] and I met this afternoon.

There was a lot to talk about and he took some responsibility for his actions. He is scared that if he tells his wife about the addiction she might leave. He isn't sure she wants to go through counseling (again).

As I dug deeper I learned that this is a reoccurring issue and that they have been through this "several" times prior.

I asked him what do you think you could say or do that would convince your wife that you mean to change this time? And how would she answer that same question? What would she want to see or hear from you that would give her HOPE that she should stay and make this marriage work?

He has a lot of work to do to regain credibility with his wife, but he needs to begin by being honest. Like Luke I encouraged [REDACTED] to get a professional's advice on how he should approach her and let her know that he is still struggling and involved in porn.

He is looking into celebrate recovery and will sign up ASAP. They only have 1 car so it limits where he can go and who he can speak with. Right now she drops and pick him up from work daily.

We agreed to meet tomorrow to see how tonight's conversation goes when he asks her to take him to celebrate recovery and then to possibly to a counselor.

Please pray that God heal this marriage, there are 2 kids involved that very much need a strong foundation at home.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image001.png>

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From: [REDACTED] >
Date: Wednesday, [REDACTED] at 2:55 PM
To: Armando Lopez <armando.lopez@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>
Subject: Re: [REDACTED]

Hey guys, sorry I'm playing catch up. Armando, sounds like you and [REDACTED] are on for about 3:50, is that right?

From: Armando Lopez <armando.lopez@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:20 AM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]



Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image002.png>

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From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:19 AM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

[REDACTED] or I will connect with him, I just wanted to make sure you were available. It will probably be after 4:30

From: Armando Lopez <armando.lopez@daveramsey.com>

Date: Wednesday, [REDACTED] at 11:17 AM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I can at lunch or after 4:30. Can one of you check with him and see what works or would you rather I reach out to him?

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image003.png>

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From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Wednesday, [REDACTED] at 11:08 AM

To: Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Armando, do you have time to meet with him today?

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

Date: Wednesday, [REDACTED] at 10:09 AM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I like this plan. Armando – let's be sure it's a counselor that really knows how to walk with someone through addiction. I think some of our recommended counselors are more expert at this than others...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Wednesday, [REDACTED] at 10:05 AM

To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Hey all, [REDACTED] and I talked with [REDACTED] yesterday.

He was good with our plan. Humble, but not terribly self aware. A lot to work through. I am not sure how this will go long term.

He is very afraid to talk to his wife, he says if he tells her she will up and leave.

So, I said he could talk to the counselor about how to best talk that through with her.

Also, Today, I'd like to have him meet with Rick/Armando and decide on which counselor to reach out to.

I'd like him to start at Celebrate Recovery in Spring Hill on Wednesday Nights immediately

And then [REDACTED] is the [REDACTED] program that deals with this and it starts in Feb.

If you guys are good with this, I will get this ball rolling.

Below is what I basically said to him.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest and it has been a problem within the last month

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wives part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. *I will pull together a couple options for you.*
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your coworkers. *We will get you a list of names of counselors we know are good.*
- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

I know you are hesitant to tell your wife, but this might be exactly what is needed, she will react but you have to deal with this, because it is causing distraction at work now.

This is deep rooted dysfunction that a counselor can walk through with them though...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Monday, [REDACTED] at 4:53 PM

To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Ok, thanks. [REDACTED] and I will talk to him tomorrow.

From: Armando Lopez <armando.lopez@daveramsey.com>

Date: Monday, [REDACTED] at 4:35 PM

To: Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

Definitely sooner than later.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image004.png>

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From: Suzanne Simms <Suzannes@daveramsey.com>

Date: Monday, [REDACTED] at 3:52 PM

To: Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I agree. Don't have time right now to read all of [REDACTED] notes but based on your notes-I agree.

Suzanne Simms
Senior Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

Date: Monday, [REDACTED] at 3:22 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Galloway Jack <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: Re: [REDACTED]

I think this is the right short term plan. I would get it started asap with him and then update HRC on his and her reaction this week after putting this plan in place this week.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Monday, [REDACTED] at 3:07 PM

To: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: [REDACTED]

Subject: [REDACTED]

Hey all, [REDACTED] and I need to get on HR comm this week to talk about [REDACTED]

<image005.png>

[REDACTED] has put together all the things going on with [REDACTED] at the bottom of this email if you want to read all of it. I talked with [REDACTED] on Friday and that is where we learned about the porn.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest.

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wives part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own. He said he would get into Celebrate recovery after Financial Peace, but I think they should hold on FP until after they get their marriage figured out. FP will only complicate. Which seems to be what is happening.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. I will pull together a couple options for you.
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your coworkers. We will get you a list of names of counselors we know are good.
- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

He will be hesitant to tell his wife, which is exactly what is needed though, she will react but they have to deal with this, because it is causing distraction at work now. This is deep rooted dysfunction that a counselor can walk through with them though.

Let me know if you have any additional thoughts, otherwise we can talk in HR comm.

But now that I think about it, I honestly don't want to wait until Friday to talk with him.

Do you guys like the above plan?

From: [REDACTED]
Date: Monday, [REDACTED] at 1:59 PM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Subject: [REDACTED]

Hi Luke,

Here is a summary of what I've remembered so far about [REDACTED] situation from my conversations with him, the coaching session that Lisa gave me a summary on and our conversation last week.

- [REDACTED] was hired by [REDACTED] on [REDACTED] as a [REDACTED], so he's been here almost a year. After [REDACTED] left, it has taken me some time to get back to one-on-ones, but I've been able to do that the past couple of months every other week with [REDACTED]. As I've gotten to know him better I'm not sure if he and his spouse had a clear understanding of what was expected with coming to work at Ramsey. This goes for things like making sure the spouse is on board, taking FPU, seeing his KRA/Impact and Influence. I know Zac Ford's recommendation was a really big deal for [REDACTED] wanting to hire [REDACTED].
- A couple of weeks ago I started getting some tips from Entre team members to check-in and see how he was doing because of some car issues. I was already aware of most of it, but checked in again and there was a lot more going on than I realized. They really come down to money and relationship issues.
- **Money**
 - Since moving here, they have not been able to get financial traction due to a medical emergency with their son which drove them further into debt. They have not been able to complete Baby Step 1 since this time from the sounds of it.
 - They've had a lot of financial issues brought on by a lack of discipline, including draining their savings while in [REDACTED] her not working following their second child, them making the move to TN, not budgeting, etc.
 - He and his wife, [REDACTED], had since started FPU – they were 2 weeks late into it, but found a class and joined starting in week 3.
 - We have learned they have approximately \$30K in debt.
 - Their car has had mechanical failures, resulting in around \$2K of repair costs total, this final issue would be a \$2500 fix and they do not have that kind of money. They may be borrowing money from family to buy another junker car, but [REDACTED] wife does not seem to be comfortable with that and would prefer a safer, newer vehicle.
 - During the coaching session, Lisa could tell that there is tension there, but they both seem willing and ready to participate in figuring this out. They will be meeting again, where they get into more specifics of the budget, but upon first review Lisa was not sure [REDACTED] even needed the second job at Target each night to make ends meet. It could be they need it for Gazelle Intense purposes, but not to make ends meet as it sounded at first.
- **Relationship**
 - Many of the money issues have compounded because of their marital strain. They aren't on the same page and do not have margin to have those types of conversations on their own.
 - They both have a lot of hurt and trust issues in their background.
 - I have offered marriage counseling to [REDACTED] on numerous occasions, he believes they will be ready for it soon, but not right now.
 - [REDACTED] and [REDACTED] are very, very spiritual. They feel God specifically called them to get married and specifically called them to this place (Franklin), and to be a part of helping to restore marriages.

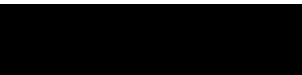
██████ feels that this place has something to do with that, ██████ does not see it that way yet. There is a lack of clarity.

- ██████ has been meeting with someone on 'inner healing' who seems to practice this as a hobby, is not licensed.
- ██████ has admitted to a long-standing struggle with porn. His wife has held this over him, perhaps for years, but he has not been honest even as recently as the past month with her. He is concerned about sharing with her right now due to how fragile their relationship is.
- ██████ has shared that his wife shares very strongly with him her thoughts about him, sounds like pretty deep and hurtful language. It sounds like she may be holding on to the marriage for the sake of the kids only.
- ██████ has shared that he is very scared, doesn't know what to do.

- Other Info

- Through numerous conversations with ██████, it is very difficult to follow the sequence of events, things seem to run and blur together and I'm not always getting a consistent understanding of what all has taken place and when. I think this is due to ██████ style of meandering communication, and not intentional dishonesty, but I'm not sure we have the full picture in place.
- Even following the Christmas gift of \$1,000 it did not sound like that was encouraging to ██████ in her understanding of Ramsey.
- ██████ shared that ██████ would not be attending the Christmas party with him, but would instead stay in the room with their ██████. She said she did not like ██████ and would not pretend in front of his coworkers. I might have actually seen them together from a distance at the party, but I'm not sure. I'm going to ask him about it.
- Zac Ford caught me at the Christmas party and shared that ██████ may have plans to help them out with a vehicle since she won the new car at the mall last week. I have not confirmed this.

Let me know your thoughts on what should be next,



<image006.png>

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

To: Jack Galloway <jackg@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED], Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Date: Thu, [REDACTED] 21:56:37 +0000

Importance: Normal

Totally agree. I told him to keep me in the loop on his next steps. And then will check in over the next few weeks and have him let me know as he makes progress. I said to him the other day. You can't look at it again. He said ok. I will reiterate as well.

From: Jack Galloway <jackg@daveramsey.com>

Date: Thursday, [REDACTED] at 3:02 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED], Committee - HR <HRCommittee@daveramsey.com>

Subject: RE: [REDACTED]

I don't feel like you do for now. You've done the things we normally tell a leader to do.

The only thing we haven't talked about is the balance between us not shooting our wounded and him continuing to use porn. This has to be a one way trip from using porn to healing. Not saying there will never be another bad decision made; but he can't stay and use porn the way he has been. He needs to understand and agree to this.

Jack Galloway
Executive Vice President
Ramsey Solutions
www.daveramsey.com

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Sent: Thursday, [REDACTED] 2:58 PM

To: Armando Lopez <armando.lopez@daveramsey.com>; Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]; Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

You guys think I need to come to HR comm tomorrow to talk this through anymore?

From: Armando Lopez <armando.lopez@daveramsey.com>

Sent: Thursday, [REDACTED] 2:01:08 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>; Sarah Sloyan <sarah.sloyan@daveramsey.com>

Cc: [REDACTED]; Committee - HR

<HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Thanks Luke

Get [Outlook for iOS](#)

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Sent: Thursday, [REDACTED] 1:59:15 PM

To: Sarah Sloyan <sarah.sloyan@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED]; Committee - HR

<HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Hey all, I just met with [REDACTED] He told his wife last night about everything.

She didn't leave.

He is going to start Celebrate Recovery at [REDACTED] in Franklin.

He has already connected to [REDACTED] to begin couples counseling. He is unsure if she will go with him yet.

His heart is in the right place with all of this and he thanked me for pushing him.

I told him to keep me informed of progress.

I think we are in a good place for now, we will see how the next couple months go as he deals with this stuff.

Luke

From: Sarah Sloyan <sarah.sloyan@daveramsey.com>

Date: Thursday, [REDACTED] at 7:11 AM

To: Armando Lopez <armando.lopez@daveramsey.com>

Cc: [REDACTED], Luke LeFevre

<Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>

Subject: Re: [REDACTED]

Thank you, Armando. I'm interested to hear an update after you guys meet today as well.

Sent from my iPhone

On Dec 11, [REDACTED] at 5:28 PM, Armando Lopez <armando.lopez@daveramsey.com> wrote:

[REDACTED] and I met this afternoon.

There was a lot to talk about and he took some responsibility for his actions. He is scared that if he tells his wife about the addiction she might leave. He isn't sure she wants to go through counseling (again).

As I dug deeper I learned that this is a reoccurring issue and that they have been through this "several" times prior.

I asked him what do you think you could say or do that would convince your wife that you mean to change this time? And how would she answer that same question? What would she want to see or hear from you that would give her HOPE that she should stay and make this marriage work?

He has a lot of work to do to regain credibility with his wife, but he needs to begin by being honest. Like Luke I encouraged [REDACTED] to get a professional's advice on how he should approach her and let her know that he is still struggling and involved in porn.

He is looking into celebrate recovery and will sign up ASAP. They only have 1 car so it limits where he can go and who he can speak with. Right now she drops and pick him up from work daily.

We agreed to meet tomorrow to see how tonight's conversation goes when he asks her to take him to celebrate recovery and then to possibly to a counselor.

Please pray that God heal this marriage, there are 2 kids involved that very much need a strong foundation at home.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image001.png>

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From: [REDACTED] >
Date: Wednesday, [REDACTED] at 2:55 PM
To: Armando Lopez <armando.lopez@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>
Subject: Re: [REDACTED]

Hey guys, sorry I'm playing catch up. Armando, sounds like you and [REDACTED] are on for about 3:50, is that right?

From: Armando Lopez <armando.lopez@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:20 AM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]



Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | C: [REDACTED]
<image002.png>

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From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:19 AM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]

[REDACTED] or I will connect with him, I just wanted to make sure you were available. It will probably be after 4:30

From: Armando Lopez <armando.lopez@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:17 AM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]

I can at lunch or after 4:30. Can one of you check with him and see what works or would you rather I reach out to him?

Armando Lopez | Executive Director of Human Resources
Ramsay Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
<image003.png>

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From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Wednesday, [REDACTED] at 11:08 AM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]

Armando, do you have time to meet with him today?

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] at 10:09 AM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED] >
Subject: Re: [REDACTED]

I like this plan. Armando – let's be sure it's a counselor that really knows how to walk with someone through addiction. I think some of our recommended counselors are more expert at this than others...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Wednesday, [REDACTED] at 10:05 AM
To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

Hey all, [REDACTED] and I talked with [REDACTED] yesterday.

He was good with our plan. Humble, but not terribly self aware. A lot to work through. I am not sure how this will go long term.

He is very afraid to talk to his wife, he says if he tells her she will up and leave.

So, I said he could talk to the counselor about how to best talk that through with her.

Also, Today, I'd like to have him meet with Rick/Armando and decide on which counselor to reach out to.

I'd like him to start at Celebrate Recovery in Spring Hill on Wednesday Nights immediately

And then [REDACTED] is the [REDACTED] program that deals with this and it starts in Feb.

If you guys are good with this, I will get this ball rolling.

Below is what I basically said to him.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest and it has been a problem within the last month

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wife's part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. *I will pull together a couple options for you.*
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to your coworkers. *We will get you a list of names of counselors we know are good.*
- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

I know you are hesitant to tell your wife, but this might be exactly what is needed, she will react but you have to deal with this, because it is causing distraction at work now.

This is deep rooted dysfunction that a counselor can walk through with them though...

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Monday, [REDACTED] at 4:53 PM
To: Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

Ok, thanks. [REDACTED] and I will talk to him tomorrow.

From: Armando Lopez <armando.lopez@daveramsey.com>
Date: Monday, [REDACTED] at 4:35 PM
To: Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

Definitely sooner than later.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | C: [REDACTED]
<image004.png>

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From: Suzanne Simms <Suzannes@daveramsey.com>
Date: Monday, [REDACTED] at 3:52 PM
To: Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

I agree. Don't have time right now to read all of [REDACTED] notes but based on your notes-I agree.

Suzanne Simms

Senior Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Monday, [REDACTED] at 3:22 PM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Galloway Jack <jackg@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>
Cc: [REDACTED]
Subject: Re: [REDACTED]

I think this is the right short term plan. I would get it started asap with him and then update HRC on his and her reaction this week after putting this plan in place this week.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Date: Monday, [REDACTED] at 3:07 PM
To: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>
Cc: [REDACTED]
Subject: [REDACTED]

Hey all, [REDACTED] and I need to get on HR comm this week to talk about [REDACTED]

<image005.png>

[REDACTED] has put together all the things going on with [REDACTED] at the bottom of this email if you want to read all of it. I talked with [REDACTED] on Friday and that is where we learned about the porn.

The main points are:

- That they have 30k in debt, and don't handle their money well, never have
- A long history of bad communication and dysfunction in their marriage of 16 years
- [REDACTED] has a pornography addiction that his wife has known about in the past but doesn't know the latest.

My feelings are that all these problems will not go away without a major change on [REDACTED] and his wives part. If they don't start to go to a real marriage counselor, and he get into an addiction recovery program, this is not going to go away on its own. He said he would get into Celebrate recovery after Financial Peace, but I think they should hold on FP until after they get their marriage figured out. FP will only complicate. Which seems to be what is happening.

My recommendation is that we say to him:

- That money problems aren't the real issue.
- You guys' communication is the issue.
- So, we love you and care about you, but If you want to keep working here you cannot have an active addiction to pornography, without being in some sort of recovery program. I will pull together a couple options for you.
- You are going to need to get into real marriage counselling and tell your wife the truth. You cannot be focused on your family or your work if your wife is saying she hates you and doesn't want to pretend to

your coworkers. We will get you a list of names of counselors we know are good.

- You should drop the FP class in order to do this.
- And we need to see this happen in the next 2 weeks.

He will be hesitant to tell his wife, which is exactly what is needed though, she will react but they have to deal with this, because it is causing distraction at work now. This is deep rooted dysfunction that a counselor can walk through with them though.

Let me know if you have any additional thoughts, otherwise we can talk in HR comm.

But now that I think about it, I honestly don't want to wait until Friday to talk with him.

Do you guys like the above plan?

From: [REDACTED]
Date: Monday, [REDACTED] at 1:59 PM
To: Luke LeFevre <Luke.LeFevre@daveramsey.com>
Subject: [REDACTED]

Hi Luke,

Here is a summary of what I've remembered so far about [REDACTED] situation from my conversations with him, the coaching session that Lisa gave me a summary on and our conversation last week.

- [REDACTED] was hired by [REDACTED] on [REDACTED] as a [REDACTED], so he's been here almost a year. After [REDACTED] left, it has taken me some time to get back to one-on-ones, but I've been able to do that the past couple of months every other week with [REDACTED]. As I've gotten to know him better I'm not sure if he and his spouse had a clear understanding of what was expected with coming to work at Ramsey. This goes for things like making sure the spouse is on board, taking FPU, seeing his KRA/Impact and Influence. I know Zac Ford's recommendation was a really big deal for [REDACTED] wanting to hire [REDACTED].
- A couple of weeks ago I started getting some tips from Entre team members to check-in and see how he was doing because of some car issues. I was already aware of most of it, but checked in again and there was a lot more going on than I realized. They really come down to money and relationship issues.
- **Money**
 - Since moving here, they have not been able to get financial traction due to a medical emergency with their son which drove them further into debt. They have not been able to complete Baby Step 1 since this time from the sounds of it.
 - They've had a lot of financial issues brought on by a lack of discipline, including draining their savings while in [REDACTED] her not working following their second child, them making the move to TN, not budgeting, etc.
 - He and his wife, [REDACTED] had since started FPU – they were 2 weeks late into it, but found a class and joined starting in week 3.
 - We have learned they have approximately \$30K in debt.
 - Their car has had mechanical failures, resulting in around \$2K of repair costs total, this final issue would be a \$2500 fix and they do not have that kind of money. They may be borrowing money from family to buy another junker car, but [REDACTED] wife does not seem to be comfortable with that and would prefer a safer, newer vehicle.

- During the coaching session, Lisa could tell that there is tension there, but they both seem willing and ready to participate in figuring this out. They will be meeting again, where they get into more specifics of the budget, but upon first review Lisa was not sure [REDACTED] even needed the second job at Target each night to make ends meet. It could be they need it for Gazelle Intense purposes, but not to make ends meet as it sounded at first.
- Relationship
 - Many of the money issues have compounded because of their marital strain. They aren't on the same page and do not have margin to have those types of conversations on their own.
 - They both have a lot of hurt and trust issues in their background.
 - I have offered marriage counseling to [REDACTED] on numerous occasions, he believes they will be ready for it soon, but not right now.
 - [REDACTED] and [REDACTED] are very, very spiritual. They feel God specifically called them to get married and specifically called them to this place (Franklin), and to be a part of helping to restore marriages. [REDACTED] feels that this place has something to do with that, [REDACTED] does not see it that way yet. There is a lack of clarity.
 - [REDACTED] has been meeting with someone on 'inner healing' who seems to practice this as a hobby, is not licensed.
 - [REDACTED] has admitted to a long-standing struggle with porn. His wife has held this over him, perhaps for years, but he has not been honest even as recently as the past month with her. He is concerned about sharing with her right now due to how fragile their relationship is.
 - [REDACTED] has shared that his wife shares very strongly with him her thoughts about him, sounds like pretty deep and hurtful language. It sounds like she may be holding on to the marriage for the sake of the kids only.
 - [REDACTED] has shared that he is very scared, doesn't know what to do.
- Other Info
 - Through numerous conversations with [REDACTED], it is very difficult to follow the sequence of events, things seem to run and blur together and I'm not always getting a consistent understanding of what all has taken place and when. I think this is due to [REDACTED] style of meandering communication, and not intentional dishonesty, but I'm not sure we have the full picture in place.
 - Even following the Christmas gift of \$1,000 it did not sound like that was encouraging to [REDACTED] in her understanding of Ramsey.
 - [REDACTED] shared that [REDACTED] would not be attending the Christmas party with him, but would instead stay in the room with their boys. She said she did not like [REDACTED] and would not pretend in front of his coworkers. I might have actually seen them together from a distance at the party, but I'm not sure. I'm going to ask him about it.
 - Zac Ford caught me at the Christmas party and shared that [REDACTED] may have plans to help them out with a vehicle since she won the new car at the mall last week. I have not confirmed this.

Let me know your thoughts on what should be next,



<image006.png>

From: Robby Bucarey <robby.bucarey@daveramsey.com>

To: Armando Lopez <armando.lopez@daveramsey.com>

Subject: Re: [REDACTED] Computer

Date: Fri, [REDACTED] 21:20:14 +0000

Importance: Normal

Thanks, what time are you guys done?

ROBBY BUCAREY

Art Director

Ramsey+

From: Armando Lopez <armando.lopez@daveramsey.com>

Date: Friday, [REDACTED] at 4:18 PM

To: Robby Bucarey <robby.bucarey@daveramsey.com>

Subject: Re: [REDACTED] Computer

Yes, that would be fine.

Get [Outlook for iOS](#)

From: Robby Bucarey <robby.bucarey@daveramsey.com>

Sent: Friday, [REDACTED] 1:50:10 PM

To: Armando Lopez <armando.lopez@daveramsey.com>

Subject: [REDACTED] Computer

Hey Armando,

I was hoping I could pull some files off [REDACTED] computer after his exit interview on Monday? Would this be an ok time?

Thanks,

ROBBY BUCAREY

Art Director

Ramsey+

Armando Lopez
9/30/2021

Ex 31

R. Michelle Smith

From: Carrie Carmona <carrie.carmona@daveramsey.com>

To: Oksana Ballard <Oksana.Ballard@daveramsey.com>, Armando Lopez
<armando.lopez@daveramsey.com>, Jeremy Hezlep <jeremy hezlep@daveramsey.com>,
Rick Perry <Rick.Perry@daveramsey.com>, Ty Hall <ty hall@daveramsey.com>

Subject: [REDACTED] has submitted an Exit Form

Date: [REDACTED] 0 17:13:48 +0000

Importance: Normal

Hello!

[REDACTED] has submitted an Exit Form.

Leader

[REDACTED]

Exiting Team Member

[REDACTED]

Exit Type

Involuntary

When did they turn in their notice?

Did they give us a 2-weeks' notice?

Reason for leaving

Addiction Problems

Last day in the office?

[REDACTED]

Who should get their e-mails

Do we need to forward their calls? If yes then who to?

No,

Do we need to revoke system access immediately? Date and time.

Yes, [REDACTED] T15:00:00Z

Comments

Very sad about this one. [REDACTED] Severance. I'd like to pay out the last 2 weeks as well.

From: Brian Williams <Brian.Williams@daveramsey.com>

To: Dave Ramsey <[REDACTED]>

Cc: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

Date: [REDACTED] 00:44:28 +0000

Importance: Normal

I'm at a loss for words. [REDACTED] is a great person, and a fantastic team member, but he has been given chances before, and now we're at the point where we have to hold him accountable to the decisions he's made.

I'm heartbroken, but he has to go.

Ultimately, we'll be fine, and he'll be fine, it just sucks that he can't be a part of this team. This one stings, not gonna lie, but it's the right thing. Hopefully he can get help and support.

BRIAN WILLIAMS
SEVP, Financial Peace | RAMSEY SOLUTIONS
[p] 615-957-4484
[e] brian.williams@daveramsey.com

From: Dave Ramsey <[REDACTED]>

Sent: [REDACTED] 6:29:33 PM

To: [REDACTED] <[REDACTED]>

Cc: Armando Lopez <armando.lopez@daveramsey.com>; Jack Galloway <jackg@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Sarah Sloyan <sarah.sloyan@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Michael Finney <Michael.Finney@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>

Subject: Re: [REDACTED]

Oh no. Damn. Satan is having a field day with us.

Sent from my iPhone

On [REDACTED], at 6:14 PM, [REDACTED] <[REDACTED]@daveramsey.com> wrote:

Hey all, I am really....really heartbroken to write you this email.

Finney came to me today and said that they had found that [REDACTED] had taken a work device and looked at porn on it again.

I confronted him about it today and he admitted it. He is full of shame and feels so incredibly stupid.

He told me being at home and all the stuff around COVID caused him to lose focus and stop connecting to God and his accountability groups each day. He is completely ashamed and I am so sad for him. He was almost 2 years sober before covid.

I told him I would always be with him as a brother, but he knew what this means, he can't work here.
I told him to go home the rest of the day. That I was just going to take a day to breathe and process this.

I absolutely hate to write this, but he can't stay.
We need to fire him.

I am heartbroken about this one.

I will pull together the right team to make sure we communicate this one appropriately to honor him.
Let me know if you have any additional thoughts.

[REDACTED]

From: Armando Lopez <armando.lopez@daveramsey.com>

To: [REDACTED]@daveramsey.com>, Committee - HR
<HRCommittee@daveramsey.com>

Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED]>

Subject: Re: [REDACTED] Plan

Date: [REDACTED] 17:21:40 +0000

Importance: Normal

Inline-Images: image001.png

Thanks for leading through this with so much care and compassion [REDACTED].

Armando Lopez | Executive Director of Human Resources

Ramsey Solutions

1011 Reams Fleming Blvd

Franklin TN 37064

P: 615.614.4263 | [REDACTED] B

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From: [REDACTED]@daveramsey.com>

Date: [REDACTED] at 12:09 PM

To: Committee - HR <HRCommittee@daveramsey.com>

Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED]>

Subject: [REDACTED] Plan

Hey all,

I pulled together [REDACTED] (his direct leader), [REDACTED]. And I talked with Jen S a little too.

I called him this morning and we talked. His wife is still with him. He said there were a lot of tears and silences, but she is with him.

He said she is terrified.

Severance

He is at 107k comp wise and has been here 4 years and in those 4 years propelled our branding forward.

After talking with Jen I would like to offer him [REDACTED] to help with the transition.

The plan.

I will have him stay home today and tomorrow.
He is going to call his closest friends this morning:

[REDACTED] etc...

We will tell his Immediate team tomorrow - [REDACTED] will set up the meeting.
[REDACTED]

This team will take it the hardest. And I am more concerned with building trust with them now. So, after talking with [REDACTED] and [REDACTED] we will be a little more candid with them about the situation. Obviously not all the details, but that we have been working through things with [REDACTED] and that a lot of grace has been shown over the years, but we have to make hard calls. Dave's talk in devo this morning set the stage nicely.

[REDACTED] will let the [REDACTED] [REDACTED]
[REDACTED] will pack up his box Thursday afternoon

[REDACTED] - Friday

I'd like to have him come back for Friday standup so I can announce to the team.
Exit interview with Armando will happen Monday.

What I will say to the larger [REDACTED]

We have an amazing team member who has decided it is time to leave.
We often don't know what God is doing, but we are going to miss [REDACTED] so incredibly much.
He has done so much good for our team.
Brought so much design skill and love to this, but it is time.
So today will be his last day, so find him!

Let me know if you see any holes in this plan.

From: Dave Ramsey <[REDACTED]>
To: [REDACTED] <[REDACTED]@daveramsey.com>
Cc: Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: [REDACTED]
Date: [REDACTED] 0 23:29:33 +0000
Importance: Normal

Oh no. Damn. Satan is having a field day with us.

Sent from my iPhone

On [REDACTED], at 6:14 PM, [REDACTED] <[REDACTED]@daveramsey.com> wrote:

Hey all, I am really....really heartbroken to write you this email.
Finney came to me today and said that they had found that [REDACTED] had taken a work device and looked at porn on it again.

I confronted him about it today and he admitted it. He is full of shame and feels so incredibly stupid.
He told me being at home and all the stuff around COVID caused him to lose focus and stop connecting to God and his accountability groups each day. He is completely ashamed and I am so sad for him. He was almost to 2 years sober before covid.

I told him I would always be with him as a brother, but he knew what this means, he can't work here.
I told him to go home the rest of the day. That I was just going to take a day to breathe and process this.

I absolutely hate to write this, but he can't stay.
We need to fire him.

I am heartbroken about this one.

I will pull together the right team to make sure we communicate this one appropriately to honor him.
Let me know if you have any additional thoughts.

[REDACTED]

From: Jack Galloway <jackg@daveramsey.com>
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: Luke [REDACTED] <[REDACTED]@daveramsey.com>, Committee - HR
<HRCommittee@daveramsey.com>, Brian Williams
<Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@daveramsey.com>
Subject: Re: [REDACTED] Plan
Date: [REDACTED] 18:08:48 +0000
Importance: Normal
Inline-Images: image001.png; image001(1).png

Sounds good

Jack Galloway
Executive Vice President
Ramsey Solutions

On [REDACTED], at 12:21 PM, Armando Lopez <armando.lopez@daveramsey.com> wrote:

Thanks for leading through this with so much care and compassion [REDACTED].

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions
1011 Reams Fleming Blvd
Franklin TN 37064
P: 615.614.4263 | [REDACTED]
There are books that can change your life.
There are careers that can change the lives of others.
www.Daveramsey.com/careers



Confidentiality Notice: This is a private communication. The information in this email and any attachments is privileged and confidential information intended only for the use of the person named as recipient. If you are not the named recipient, be advised that any unauthorized review, disclosure, reproduction, or dissemination of the contents of this message is strictly prohibited. If you have received this material in error, please delete this message and any attachments without storing it and notify the sender so that our address record can be corrected.

From: [REDACTED] <[REDACTED]@daveramsey.com>
Date: [REDACTED] at 12:09 PM
To: Committee - HR <HRCommittee@daveramsey.com>
Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@daveramsey.com>
Subject: [REDACTED] Plan

Hey all,

I pulled together [REDACTED] (his direct leader) [REDACTED] And I talked with Jen S a little too.

I called him this morning and we talked. His wife is still with him. He said there were a lot of tears and silences, but she is with him.
He said she is terrified.

Severance

He is at 107k comp wise and has been here 4 years and in those 4 years propelled our branding forward. After talking with Jen I would like to offer him [REDACTED] to help with the transition.

The plan.

I will have him stay home today and tomorrow.

He is going to call his closest friends this morning:

[REDACTED] etc...

We will tell his Immediate team tomorrow - [REDACTED] will set up the meeting.

[REDACTED]
[REDACTED]

This team will take it the hardest. And I am more concerned with building trust with them now. So, after talking with [REDACTED] and [REDACTED] we will be a little more candid with them about the situation. Obviously not all the details, but that we have been working through things with [REDACTED] and that a lot of grace has been shown over the years, but we have to make hard calls. Dave's talk in devo this morning set the stage nicely.

[REDACTED] will let the [REDACTED] [REDACTED]
[REDACTED] will pack up his box Thursday afternoon

[REDACTED] - Friday

I'd like to have him come back for Friday standup so I can announce to the team.
Exit interview with Armando will happen Monday.

What I will say to the larger [REDACTED]

We have an amazing team member who has decided it is time to leave.
We often don't know what God is doing, but we are going to miss [REDACTED] so incredibly much.
He has done so much good for our team.
Brought so much design skill and love to this, but it is time.
So today will be his last day, so find him!

Let me know if you see any holes in this plan.

[REDACTED]



From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: [REDACTED] <[REDACTED]@daveramsey.com>, Committee - HR
<HRCommittee@daveramsey.com>

Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@daveramsey.com>

Subject: Re: [REDACTED] Plan

Date: [REDACTED] 18:06:26 +0000

Importance: Normal

Looks good to me.

From: [REDACTED] <[REDACTED]@daveramsey.com>

Date: [REDACTED] 0 at 12:09 PM

To: Committee - HR <HRCommittee@daveramsey.com>

Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@daveramsey.com>

Subject: [REDACTED] Plan

Hey all,

I pulled together [REDACTED] (his direct leader) [REDACTED]. And I talked with Jen S a little too.

I called him this morning and we talked. His wife is still with him. He said there were a lot of tears and silences, but she is with him.

He said she is terrified.

Severance

He is at 107k comp wise and has been here 4 years and in those 4 years propelled our branding forward. After talking with Jen I would like to offer him [REDACTED] to help with the transition.

The plan.

I will have him stay home today and tomorrow.

He is going to call his closest friends this morning:

[REDACTED] etc...

We will tell his Immediate team tomorrow - [REDACTED] will set up the meeting.

[REDACTED], [REDACTED] k [REDACTED], [REDACTED] r [REDACTED], [REDACTED] r [REDACTED], [REDACTED] a [REDACTED], [REDACTED] [REDACTED]
[REDACTED]

This team will take it the hardest. And I am more concerned with building trust with them now. So, after talking with [REDACTED] e and [REDACTED] we will be a little more candid with them about the situation. Obviously not all the details, but that we have been working through things with [REDACTED] and that a lot of grace has been shown over the years, but we have to make hard calls. Dave's talk in devo this morning set the stage nicely.

[REDACTED] will let the [REDACTED] Acquisition, [REDACTED]
[REDACTED] will pack up his box Thursday afternoon

[REDACTED] - Friday

I'd like to have him come back for Friday standup so I can announce to the team.
Exit interview with Armando will happen Monday.

What I will say to the larger [REDACTED]

We have an amazing team member who has decided it is time to leave.

We often don't know what God is doing, but we are going to miss [REDACTED] so incredibly much.

He has done so much good for our team.

Brought so much design skill and love to this, but it is time.

So today will be his last day, so find him!

Let me know if you see any holes in this plan.

[REDACTED]

From: [REDACTED]@daveramsey.com>
To: Committee - HR <HRCommittee@daveramsey.com>
Cc: Brian Williams <Brian.Williams@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@daveramsey.com>
Subject: [REDACTED] Plan
Date: [REDACTED] 0 17:09:32 +0000
Importance: Normal

Hey all,
I pulled together [REDACTED] (his direct leader), [REDACTED] And I talked with Jen S a little too.

I called him this morning and we talked. His wife is still with him. He said there were a lot of tears and silences, but she is with him.
He said she is terrified.

Severance

He is at 107k comp wise and has been here 4 years and in those 4 years propelled our branding forward.
After talking with Jen I would like to offer him [REDACTED] to help with the transition.

The plan.

I will have him stay home today and tomorrow.
He is going to call his closest friends this morning:
[REDACTED] etc...

We will tell his Immediate team tomorrow - [REDACTED] will set up the meeting.
[REDACTED]

This team will take it the hardest. And I am more concerned with building trust with them now. So, after talking with [REDACTED] and [REDACTED] we will be a little more candid with them about the situation. Obviously not all the details, but that we have been working through things with [REDACTED] and that a lot of grace has been shown over the years, but we have to make hard calls. Dave's talk in devo this morning set the stage nicely.

[REDACTED] will let the [REDACTED], [REDACTED]
[REDACTED] will pack up his box Thursday afternoon

[REDACTED] - Friday

I'd like to have him come back for Friday standup so I can announce to the team.
Exit interview with Armando will happen Monday.

What I will say to the larger [REDACTED]

We have an amazing team member who has decided it is time to leave.
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He has done so much good for our team.
Brought so much design skill and love to this, but it is time.
So today will be his last day, so find him!

Let me know if you see any holes in this plan.

[REDACTED]

From: [REDACTED] <[REDACTED]@daveramsey.com>

To: Dave Ramsey <[REDACTED]>, Armando Lopez <armando.lopez@daveramsey.com>, Jack Galloway <jackg@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Sarah Sloyan <sarah.sloyan@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Cc: Michael Finney <Michael.Finney@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>

Subject: [REDACTED]

Date: [REDACTED] 23:14:48 +0000

Importance: Normal

Hey all, I am really....really heartbroken to write you this email.

Finney came to me today and said that they had found that [REDACTED] had taken a work device and looked at porn on it again.

I confronted him about it today and he admitted it. He is full of shame and feels so incredibly stupid.

He told me being at home and all the stuff around COVID caused him to lose focus and stop connecting to God and his accountability groups each day. He is completely ashamed and I am so sad for him. He was almost to 2 years sober before covid.

I told him I would always be with him as a brother, but he knew what this means, he can't work here.

I told him to go home the rest of the day. That I was just going to take a day to breathe and process this.

I absolutely hate to write this, but he can't stay.

We need to fire him.

I am heartbroken about this one.

I will pull together the right team to make sure we communicate this one appropriately to honor him.

Let me know if you have any additional thoughts.

[REDACTED]

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>
To: Committee - HR <HRCommittee@daveramsey.com>
Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>

Subject: [REDACTED]

Date: [REDACTED] 17:48:01 +0000

Importance: Normal

Ok. I swear all creatives don't have issues.
Well, ok that's probably not true. We all do.
Sorry.

Yesterday morning Finney sent me this text:

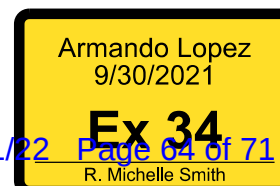
"Hey, adult was the top URL category yesterday (Wednesday), so I went and looked at logs. We had ~1300 blocks at 5:00pm from a phone named "[REDACTED] iPhone7". In total, we've had 2700 blocks from his phone dating back to 7/15 all from the same site (explicit.bing.net)."

[REDACTED] is the only [REDACTED] here. So, I pulled him in this morning at 9:30 and asked him if he had a porn problem. He was obviously not prepared for me to ask him that. But he said yes. I read him Finneys text. And we started to talk through it. His is the same story of every male born in the last half century. You see a magazine or a website and it's evil claws get into you. I asked him how bad it was and he said, it wasn't that bad. I said, If you are looking at it at work, it's pretty bad. He agreed. He said he looked at it probably once a week. Which means a few times a week probably, he is just reeling trying to catch up to what is happening. His wife doesn't know about it. He has been married about 5 years. In my experience the only way out of this is to shine light on all the shadows and be completely honest with your spouse. But even then it doesn't always work. I told him that he can take the weekend and process, but he needs to really think about what he is going to do to fix this. I think he will talk to his wife this weekend, but he said they have never had this level of talk before. I told him he needs to get into some kind of program and that I will send him the names of some addiction counselors. And it can NEVER happen again at work or he is done.

His attitude was just more of shock than anything else, so I want to see how he comes back Monday. I am not quite sure if he knows how serious this is quite yet.

I will write up a plan and set a meeting with him Monday to see how he is responding and how the weekend went. Then we will figure out next steps.

TGIF.



Luke

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: Suzanne Simms <Suzannes@daveramsey.com>

Cc: Sarah Sloyan <sarah.sloyan@daveramsey.com>, Luke LeFevre <Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>, Lara Johnson <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

Date: Fri, [REDACTED] 0 18:12:36 +0000

Importance: Normal

Yuck. I don't have a great feeling about this. I hope I'm wrong

On [REDACTED], at 12:58 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

Me too. This really breaks my heart.

Suzanne Simms
Senior Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Sarah Sloyan <sarah.sloyan@daveramsey.com>

Date: Friday, [REDACTED] 0 at 12:53 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>

Cc: Johnson Lara <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

I hate to hear that. I hope he takes it seriously.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Friday, [REDACTED], [REDACTED] at 12:48 PM

To: Committee - HR <HRCommittee@daveramsey.com>

Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: [REDACTED]

Ok. I swear all creatives don't have issues.
Well, ok that's probably not true. We all do.
Sorry.

Yesterday morning Finney sent me this text:

"Hey, adult was the top URL category yesterday (Wednesday), so I went and looked at logs. We had ~1300 blocks at 5:00pm from a phone named "[REDACTED] iPhone7". In total, we've had 2700 blocks from his phone dating back to 7/15 all from the same site (explicit.bing.net)."

██████ is the only ██████ here. So, I pulled him in this morning at 9:30 and asked him if he had a porn problem. He was obviously not prepared for me to ask him that.

But he said yes.

I read him Finneys text.

And we started to talk through it.

His is the same story of every male born in the last half century.

You see a magazine or a website and it's evil claws get into you.

I asked him how bad it was and he said, it wasn't that bad.

I said, If you are looking at it at work, it's pretty bad.

He agreed.

He said he looked at it probably once a week.

Which means a few times a week probably, he is just reeling trying to catch up to what is happening.

His wife doesn't know about it.

He has been married about 5 years.

In my experience the only way out of this is to shine light on all the shadows and be completely honest with your spouse.

But even then it doesn't always work.

I told him that he can take the weekend and process, but he needs to really think about what he is going to do to fix this.

I think he will talk to his wife this weekend, but he said they have never had this level of talk before.

I told him he needs to get into some kind of program and that I will send him the names of some addiction counselors.

And it can NEVER happen again at work or he is done.

His attitude was just more of shock than anything else, so I want to see how he comes back Monday.

I am not quite sure if he knows how serious this is quite yet.

I will write up a plan and set a meeting with him Monday to see how he is responding and how the weekend went.

Then we will figure out next steps.

TGIF.

Luke

From: Suzanne Simms <Suzannes@daveramsey.com>

To: Sarah Sloyan <sarah.sloyan@daveramsey.com>, Luke LeFevre
<Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>

Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

Date: Fri, [REDACTED] 0 17:58:43 +0000

Importance: Normal

Me too. This really breaks my heart.

Suzanne Simms
Senior Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Sarah Sloyan <sarah.sloyan@daveramsey.com>

Date: Friday, [REDACTED] 0 at 12:53 PM

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>

Cc: Johnson Lara <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

I hate to hear that. I hope he takes it seriously.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Friday, [REDACTED], [REDACTED] at 12:48 PM

To: Committee - HR <HRCommittee@daveramsey.com>

Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: [REDACTED]

Ok. I swear all creatives don't have issues.
Well, ok that's probably not true. We all do.
Sorry.

Yesterday morning Finney sent me this text:

"Hey, adult was the top URL category yesterday (Wednesday), so I went and looked at logs. We had ~1300 blocks at 5:00pm from a phone named "[REDACTED] iPhone7". In total, we've had 2700 blocks from his phone dating back to 7/15 all from the same site (explicit.bing.net)."

[REDACTED] is the only [REDACTED] here. So, I pulled him in this morning at 9:30 and asked him if he had a porn problem. He was obviously not prepared for me to ask him that.

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Which means a few times a week probably, he is just reeling trying to catch up to what is happening.

His wife doesn't know about it.

He has been married about 5 years.

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But even then it doesn't always work.

I told him that he can take the weekend and process, but he needs to really think about what he is going to do to fix this.

I think he will talk to his wife this weekend, but he said they have never had this level of talk before.

I told him he needs to get into some kind of program and that I will send him the names of some addiction counselors.

And it can NEVER happen again at work or he is done.

His attitude was just more of shock than anything else, so I want to see how he comes back Monday.

I am not quite sure if he knows how serious this is quite yet.

I will write up a plan and set a meeting with him Monday to see how he is responding and how the weekend went. Then we will figure out next steps.

TGIF.

Luke

From: Sarah Sloyan <sarah.sloyan@daveramsey.com>

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Committee - HR
<HRCommittee@daveramsey.com>

Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney
<Michael.Finney@daveramsey.com>

Subject: Re: [REDACTED]

Date: Fri, [REDACTED] 17:53:35 +0000

Importance: Normal

I hate to hear that. I hope he takes it seriously.

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Friday, [REDACTED] 0 at 12:48 PM

To: Committee - HR <HRCommittee@daveramsey.com>

Cc: Lara Johnson <laraj@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>

Subject: [REDACTED]

Ok. I swear all creatives don't have issues.
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"Hey, adult was the top URL category yesterday (Wednesday), so I went and looked at logs. We had ~1300 blocks at 5:00pm from a phone named "[REDACTED] iPhone7". In total, we've had 2700 blocks from his phone dating back to 7/15 all from the same site (explicit.bing.net)."

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TGIF.

Luke